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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION**

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| In re: STEPHEN M. SMITH SARAH L. SMITH Debtors. | Case No. 10-33780 Chapter 13 Judge William T. Thurman <i>Hearing June 27, 2011 at 10:00 a.m.</i> |
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**TRUSTEE'S RESPONSE TO DEBTORS' MOTION TO APPROVE LOAN
MODIFICATION FOR PRIMARY RESIDENCE**

Kevin R. Anderson, Chapter 13 Trustee, by and through counsel, hereby responds to the above-referenced Motion as follows:

1. The caption for the Motion states that the Debtors are requesting approval of a Loan Modification for Primary Residence. The Motion fails to list the property address; however, according to Exhibit A, the modification appears to be for the Debtors' rental property.
2. The Trustee requests clarification of which property the proposed loan modification is for.
3. In the event the loan modification is for the Debtors' rental property located at 1243 South 550 East, Springville, UT 84663, the Trustee shall continue to disburse on

secured Claim No. 4 filed by Creditor (Wells Fargo Bank) until entry of an order modifying the plan, an order disallowing secured Claim No. 4, or the filing of an allowed amended claim.

4. No attorney's fees were requested in connection with this Motion.

WHEREFORE, the Trustee objects to entry of an Order granting the relief requested in the Motion.

DATED: June 22, 2011.

Kellie K. Nielsen /s/
KELLIE K. NIELSEN
Attorney for Chapter 13 Trustee

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing paper was served by ECF (as indicated below) or addressed to the following parties and deposited in the U.S. Mail, first-class postage prepaid, on the 22nd day of June, 2011.

ROBERT S. PAYNE
ECF Notification

J. Coyle /s/
Office of the Chapter 13 Trustee